

Information to identify the case:

Debtor 1	Michael Charles Bessette	Social Security number or ITIN	xxx-xx-7494
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-13683-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Charles Bessette
dba Five Star Painting

12/18/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Charles Bessette
Debtor

Case No. 19-13683-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 18, 2024

User: admin
Form ID: 3180W

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:

Recip ID	Recipient Name and Address
db	+ Michael Charles Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708
aty	+ DannLaw, 1520 US Highway 130, Suite 101, North Brunswick, NJ 08902-3145
aty	+ Susan B. Fagan-Rodriguez, Susan B. Fagan-Rodriguez, ESQ., 14 Elm Street, Morristown, NJ 07960-8101
intp	+ Robert Del Vecchio, LLC, c/o Law Firm of Brian W. Hofmeister, LLC, 3131 Princeton Pike, Building 5, Suite 110, Lawrenceville, NJ 08648-2201
518043958	+ Aronow Law, PC, 20 Crossways Park Drive N, Suite 210, Woodbury, NY 11797-2007
518043960	+ Bergen Anesthesia Group, PC, PO Box 630, Franklin Lakes, NJ 07417-0630
518297729	+ Borough of Paramus, New Jersey, C/O Paul Kaufman, Esq., 2 Executive Drive, Suite 530, Fort Lee, NJ 07024-3319
518043964	+ City MD Urgent Care, PO Box 791516, Baltimore, MD 21279-1516
519498986	+ D1 Softball, LLC, 20 Glenside Terrace, Montclair, NJ 07043-2529
518043965	+ Debra Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708
518043966	+ Englewood Hospital & Medical Center, 350 Engle Street, Englewood, NJ 07631-1898
518043970	+ MD Partners of EHMC, PO Box 14099, Belfast, ME 04915-4034
518043972	+ McCalla Raymer Liebert Pierce LLC, 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713
518043973	+ Micheal Bessette, 416 Cedar Avenue, Paramus, NJ 07652-5708
518209985	Northern Valley Anesthesiology, PA, PO Box 1123, Minneapolis MN 55440-1123
518043975	+ Radiology Associates, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518043976	+ Radiology Associates of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518043978	+ The Valley Hospital, 223 N Van Dien Ave, Ridgewood, NJ 07450-2736
518043979	+ Township of Paramus, 1 W Jockish Square, Paramus, NJ 07652-2728
518043982	+ Valley Physician Services, PO Box 14099, Belfast, ME 04915-4034

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 18 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 18 2024 20:56:00	Santander Consumer USA Inc., 8585 N. Stemmons Fwy., Ste 1100-N, Dallas, TX 75247-3822
cr	+ EDI: PRA.COM	Dec 19 2024 01:43:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518043959	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 18 2024 20:56:00	Atlantic City Electric, P.O. Box 17006, Wilmington, DE 19850-7006
518062869	Email/Text: bankruptcy@pepcoholdings.com	Dec 18 2024 20:56:00	Atlantic City Electric Company, Pepco Holdings,

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			Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
518043961	EDI: CAPITALONE.COM	Dec 19 2024 01:43:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
518125617	+ EDI: AIS.COM	Dec 19 2024 01:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518163840	+ Email/Text: bankruptcy@cavps.com	Dec 18 2024 20:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518043967	+ Email/Text: crdept@na.firstsource.com	Dec 18 2024 20:56:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
518043968	+ EDI: SYNC	Dec 19 2024 01:43:00	GEICB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
518043969	^ MEBN	Dec 18 2024 20:52:43	Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
518043962	EDI: JPMORGANCHASE	Dec 19 2024 01:43:00	Chase, Mail Code LA4-5475, 700 Kansas Lane, Monroe, LA 71203
518043963	EDI: JPMORGANCHASE	Dec 19 2024 01:43:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
518793285	EDI: JPMORGANCHASE	Dec 19 2024 01:43:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518190621	EDI: JPMORGANCHASE	Dec 19 2024 01:43:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518043971	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 18 2024 20:56:00	Midland Credit Management, ATTN: Bankruptcy, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
519968844	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 18 2024 20:56:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
518043977	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 18 2024 20:56:00	Santander Consumer USA, Inc., Attn: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
518045821	^ MEBN	Dec 18 2024 20:53:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518043980	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 18 2024 20:56:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
518138514	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 18 2024 20:55:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518193729	+ EDI: AIS.COM	Dec 19 2024 01:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518043983	+ EDI: VERIZONCOMB.COM	Dec 19 2024 01:43:00	Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518043957		19-13683
518043974	##+	North Short Agency, 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515
518043981	##+	Valley Emergency Room Assoc., PO Box 808, Grand Rapids, MI 49518-0808

TOTAL: 1 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:

Name	Email Address
Brian W. Hofmeister	on behalf of Creditor D1 Softball LLC bwh@hofmeisterfirm.com, j119@ecfcbis.com
Brian W. Hofmeister	on behalf of Defendant Robert A. Del Vecchio LLC bwh@hofmeisterfirm.com, j119@ecfcbis.com
Brian W. Hofmeister	on behalf of Defendant D1 Softball LLC bwh@hofmeisterfirm.com, j119@ecfcbis.com
Brian W. Hofmeister	on behalf of Interested Party Robert Del Vecchio LLC bwh@hofmeisterfirm.com, j119@ecfcbis.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Javier L. Merino	on behalf of Debtor Michael Charles Bessette jmerino@dannlaw.com 9497659420@filings.docketbird.com
Javier L. Merino	on behalf of Plaintiff Michael Charles Bessette jmerino@dannlaw.com 9497659420@filings.docketbird.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor JPMorgan Chase Bank National Association laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hinshawlaw.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hinshawlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15